

Certificate Number: 12433-PAM-DE-031823195
Bankruptcy Case Number: 18-03972



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 27, 2018, at 4:49 o'clock PM EDT, Carmen Elisa De La Cruz completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 28, 2018 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: Teacher